

FORM B1	<b>United States Bankruptcy Court</b> <b>Eastern District of Washington</b>	<b>Voluntary Petition</b>																
Name of Debtor: Bennett, Denise J		Name of Joint Debtor (Spouse): N/A																
All Other Names used by Debtor in past 6 years: none		All Other Names used by Joint Debtor in past 6 years:																
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No.: 2300		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No.:																
Street Address of Debtor: same		Street Address of Joint Debtor:																
County of Residence or of the Principal Place of Business:     Spokane		County of Residence or of the Principal Place of Business:																
Mailing Address of Debtor: 2507 E Desmet Spokane WA 99202		Mailing Address of Joint Debtor:																
Location of Principal Assets of Business Debtor (If different from address listed above):																		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																		
<b>Venue</b> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.																		
<b>Type of Debtor</b>  <input checked="" type="checkbox"/> Individual(s)	<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b>  <input checked="" type="checkbox"/> Chapter 7																	
<b>Nature of Debts</b>  <input checked="" type="checkbox"/> Non-Business/Consumer	<b>Filing Fee</b>  <input checked="" type="checkbox"/> Full Filing Fee Attached																	
<b>Chapter 11 Small Business</b> <input type="checkbox"/> Debtor is a small business <input type="checkbox"/> Debtor is and elects to be considered a small business																		
<b>Statistical/Administrative Information (Estimates only)</b> <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY																
Estimated Number of Creditors    16-49 <div style="text-align: center;"><input checked="" type="checkbox"/></div>																		
<b>Estimated Assets</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,0001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;">XX</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>			\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,0001 to \$100 million	More than \$100 million	XX	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,0001 to \$100 million	More than \$100 million										
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<input type="checkbox"/>	XX	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <span style="float: right;">FORM B1, Page 2</span> Denise J Bennett	
<b>Prior Bankruptcy Case Filed Within Past 6 Years</b>			
Location Where Filed: n/a	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b>			
Name of Debtor: n/a	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Signatures</b>			
<b>Signature(s) of Debtor(s)(Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct I am aware that I may proceed under chapter 7, 11, 12 or 13, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <u>/s/Denise J Bennett</u> Denise J Bennett Date: July 21, 2005 <span style="float: right;">ben15062</span>		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
		<b>Exhibit B</b> I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that the petitioner may proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  <u>/s/ Dennis M. Wallace</u> Dennis M. Wallace, WSBA # 6134 Date: June 30, 2005	
<b>Signature of Attorney</b>  <u>/s/ Dennis M. Wallace</u> Dennis M. Wallace, WSBA # 6134 1303 N. Division St., Suite C Spokane, WA 99202 Telephone No. (509) 326-3600 Date: June 30, 2005		<b>Exhibit c</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> NO	
<b>Signature of Debtor(Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  N/A Signature of Authorized Individual		<b>Signature of Non-Attorney Petition Preparer</b>  I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  N/A Printed Name of Bankruptcy Petition Preparer  Social Security Number	

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF WASHINGTON**

In re Denise J Bennett,

Debtor

Case No.

Chapter 7

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**ATTORNEY'S DECLARATION AND DISCLOSURE OF COMPENSATION**

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I, Dennis M. Wallace, the attorney for the petitioner herein, declare that I have informed the petitioner that the petitioner may proceed under Chapter 7 or 13 of Title 11, United States Code, and have explained the relief available under each such chapter.

**DISCLOSURE OF COMPENSATION**

11 U.S.C. 329, Rule 2016(b)

I certify that I am the attorney for the above named debtor and that the compensation paid or agreed to be paid to me for services rendered or to be rendered on behalf of the debtor in or in connection with this case, such payment or agreement having been made after one year before the date of the filing of the petition, is as follows: \$500 paid, and \$0 to be paid. The source of the compensation paid was the petitioner. I have not agreed to share this compensation with any other person.

Date: June 30, 2005

/s/ Dennis M. Wallace  
Dennis M. Wallace, WSBA # 6134  
Attorney for Debtor

ben15062

**ATTORNEY'S DECLARATION  
AND DISCLOSURE OF COMPENSATION**

*Dennis M. Wallace  
1303 N. Division St., Suite C  
Spokane, WA 99202  
(509) 326-3600*

# United States Bankruptcy Court

## Eastern District of Washington

In re: Denise J Bennett

Case No:

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine that total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A. Real Property	Yes	1	\$0.00		
B. Personal Property	Yes	3	\$22,759.96		
C. Property Claimed As Exempt	Yes	2			
D. Creditor Holding Secured Claims	Yes	0		\$9,503.00	
E. Creditor Holding Unsec- ured Priority Claims	Yes	2		\$0.00	
F. Creditor Holding Unsec- ured Nonpriority Claims	Yes	3		\$52,225.00	
G. Executory Contracts and Unexpired Leases	Yes	1			
H. Codebtors	Yes	1			
I. Current Income of Individual Debtor(s)	Yes	1			\$2,005.50
J. Current Expenditures of Individual Debtor(s)	Yes	1			\$2,430.00
Total Number of Sheets In All Schedules ->		15			
Total Assets ->			\$22,759.96		
Total Liabilities ->				\$61,728.00	

In re: Denise J Bennett, Debtor

Case No:

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY  HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
No real estate			
Total ->		\$0.00	

In re: Denise J Bennett, Debtor

Case No:

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY  HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		\$20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Farmers & Merchants checking & savings. Separate Property	\$250.00
3. Security deposits with public utilities, telephone companies landlords, and others.	LTG LLC rent deposit. Separate Property	\$700.00
4. Household goods and furnishings including audio, video, and computer equipment.	Household furnishings at residence.	\$3,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Music CDs at residence. Separate Property	\$1,500.00
6. Wearing apparel.	Wearing apparel at residence. Separate Property.	\$1,500.00
7. Furs and jewelry.	None	\$0
8. Firearms and sports, photographic, and other hobby equipment.	Digital Cameras at residence. Separate Property	\$250.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	None	\$0
10. Annuities.	None	\$0

In re: Denise J Bennett, Debtor

Case No:

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY  HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.	401(K) with TIAA/CREF. Separate Property	\$5,339.96
12. Stock and interests in incorporated and unincorporated businesses.	None	\$0
13. Interests in partnerships or joint ventures.	None	\$0
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	None	\$0
15. Accounts Receivable.	None	\$0
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled.	None	\$0
17. Other liquidated debts owing debtor, including tax refunds.	None	\$0
18. Equitable or future interests, life estates, and rights or power's exercisable for the benefit of the debtor other than those listed in Schedule of Real Property	None	\$0
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy or trust	None	\$0
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter-claims, of the debtor, & rights to setoff claims	None	\$0
21. Patents, copyrights, and other intellectual property.	None	\$0
22. Licenses, franchises, and other general intangibles	None	\$0

In re: Denise J Bennett, Debtor

Case No:

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY  HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles.	2002 Ford Focus worth \$10,000 with \$9,503 owing Separate Property at residence	\$10,000.00
24. Boats, motors, and accessories.	None	\$0
25. Aircraft and accessories.	None	\$0
26. Office equipment, furnishings, and supplies.	None	\$0
27. Machinery, fixtures, equipment and supplies used in business.	None	\$0
28. Inventory.	None	\$0
29. Animals.	2 cats at residence. Separate Property	\$200.00
30. Crops - growing or harvested.	None	\$0
31. Farming equipment and implements.	None	\$0
32. Farm Supplies, chemicals, and feed.	None	\$0
33. Other personal property of any kind not already listed.	None	\$0
No Continuation Sheets Attached Total ->		\$22,759.96



In re: Denise J Bennett, Debtor

Case No:

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under 11 U.S.C. 522(b)(1) Exemptions provided in 11 U.S.C. 522(d).

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Cash on hand.	11 USC § 522(d)(5)	\$20.00	\$20.00
Farmers & Merchants checking & savings. Separate Property	11 USC § 522(d)(5)	\$250.00	\$250.00
LTG LLC rent deposit. Separate Property	11 USC § 522(d)(5)	\$700.00	\$700.00
Household furnishings at residence.	11 USC § 522(d)(3)	\$3,000.00	\$3,000.00
Music CDs at residence. Separate Property	11 USC § 522(d)(3)	\$1,500.00	\$1,500.00
Wearing apparel at residence. Separate Property.	11 USC § 522(d)(3)	\$1,500.00	\$1,500.00
Digital Cameras at residence. Separate Property	11 USC § 522(d)(3)	\$250.00	\$250.00
2002 Ford Focus worth \$10,000 with \$9,503 owing Separate Property at residence	11 USC § 522(d)(2)	\$497.00	\$10,000.00

1 Continuation Sheet Attached

In re: Denise J Bennett, Debtor
 Case No:

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT  
 (Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
2 cats at residence. Separate Property	11 USC § 522(d)(3)	\$200.00	\$200.00
401(K) with TIAA/CREF. Separate Property	11 USC § 522(d)(10)	\$5,339.96	\$5,339.96

In re: Denise J Bennett, Debtor

Case No:

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN HUSBAND, WIFE, JOINT OR COMMUNITY	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 7694 ----- WFS Financial PO Box 25341 Santa Ana CA 92799	Obligation secured by a security interest in the following property: 2002 Ford. Date: 2002. This is a separate obligation, amount liquidated, and undisputed.	\$9,503.00	\$0
ACCOUNT NO. -----		\$0	\$
ACCOUNT NO. -----		\$0	\$
ACCOUNT NO. -----		\$0	\$
Subtotal ->		\$9,503.00	
0 Continuation Sheets Attached		Total ->	\$9,503.00

In re: Denise J Bennett, Debtor

Case No:

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS

- ☐ **Extensions of credit in an involuntary case**  
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions**  
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,000\* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
- ☐ **Contributions to employee benefit plans**  
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen**  
Claims of certain farmers and fishermen, up to a maximum of \$4,000\* per farmer or fisherman, against the debtor, as provided in 11 § U.S.C. 507(a)(5).
- ☐ **Deposits by individuals**  
Claims of individuals up to a maximum of \$1,800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
- ☐ **Alimony, Maintenance, or Support**  
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
- ☐ **Taxes and Other Certain Debts Owed to Governmental Units**  
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution.**  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation Sheet Attached

In re: Denise J Bennett, Debtor

Case No:

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM HUSBAND, WIFE, JOINT OR COMMUNITY	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. -----		\$0	\$0
ACCOUNT NO. -----		\$0	\$0
ACCOUNT NO. -----		\$0	\$0
ACCOUNT NO. -----		\$0	\$0
ACCOUNT NO. -----		\$0	\$0
Sheet No. 1 of 1 sheet attached to Schedule of Creditors Holding Priority Claims		Subtotal ->	\$0.00
		Total ->	\$0.00

In re: Denise J Bennett, Debtor

Case No:

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DATE CLAIM WAS INCURRED CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE, HUSBAND, WIFE, JOINT OR COMMUNITY	AMOUNT OF CLAIM
ACCOUNT NO. 3084 ----- Bank of America PO Box 53132 Phoenix AZ 85072	Date: 2002 Consideration: Miscellaneous purchases Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$3,900.00
ACCOUNT NO. 2366 ----- MBNA PO Box 15288 Wilmington DE 19886	Date: 2002 Consideration: Miscellaneous purchases Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$4,600.00
ACCOUNT NO. 6497 ----- MBNA PO Box 15026 Wilmington DE 19850	Date: 2004 Consideration: Miscellaneous purchases Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$7,500.00
ACCOUNT NO. 9714;1052;7232 ----- Capital One PO Box 60024 City of Industry CA 91716	Date: 2004 Consideration: Miscellaneous purchases Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$1,075.00
Subtotal ->		\$17,075.00
Total ->		\$52,225.00

3 Continuation Sheets Attached

In re: Denise J Bennett, Debtor

Case No:

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DATE CLAIM WAS INCURRED CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE, HUSBAND, WIFE, JOINT OR COMMUNITY	AMOUNT OF CLAIM
ACCOUNT NO. 1332 ----- JC Penney PO Box 960001 Orlando FL 32896	Date: 2004 Consideration: Miscellaneous purchases Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$700.00
ACCOUNT NO. 3618 ----- WFNNB-Victoria's Secret PO Box 659728 San Antonio TX 78265	Date: 2004 Consideration: Miscellaneous purchases Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$650.00
ACCOUNT NO. 6573 ----- Chevron PO Box 2001 Concord CA 94529	Date: 2004 Consideration: Miscellaneous purchases Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$1,050.00
ACCOUNT NO. 4501 ----- WFNNB-Newport News PO Box 695705 San Antonio TX 78265	Date: 2004 Consideration: Miscellaneous purchases Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$60.00
ACCOUNT NO. 3306 ----- Money Tree 4516 N Division Spokane WA 99207	Date: 2004 Consideration: pay day loan Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$795.00
Sheet No. 1 of 3 sheets attached to Schedule of Creditors Holding Non- priority Claims		Subtotal -> \$3,255.00
		Total -> \$52,225.00

In re: Denise J Bennett, Debtor

Case No:

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DATE CLAIM WAS INCURRED CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE, HUSBAND, WIFE, JOINT OR COMMUNITY	AMOUNT OF CLAIM
ACCOUNT NO. ----- Sallie Mae PO Box 9500 Wilkes Barre PA 18773-9500	Date: 2000 Consideration: student loan Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$30,000.00
ACCOUNT NO. ----- Numerica Credit Union 301 N Havana PO Box 6011 Spokane WA 99202	Date: 2004 Consideration: overdraft Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$645.00
ACCOUNT NO. 0695 ----- Chase PO Box 52095 Phoenix AZ 85072	Date: 2004 Consideration: Miscellaneous purchases Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$350.00
ACCOUNT NO. 2300 ----- Quik Payday 87 East 1400 North Logan UT 84341	Date: 2004 Consideration: pay day loan Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$360.00
ACCOUNT NO. 8187;9654;3742 ----- Columbia House PO Box 1114 1400 N Fruitridge Ave Terre Haute IN 47811	Date: 2004 Consideration: Miscellaneous purchases Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$115.00
Sheet No. 2 of 3 sheets attached to Schedule of Creditors Holding Non- priority Claims		Subtotal -> \$31,470.00
		Total -> \$52,225.00



In re: Denise J Bennett, Debtor

Case No:

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DATE CLAIM WAS INCURRED CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE, HUSBAND, WIFE, JOINT OR COMMUNITY	AMOUNT OF CLAIM
ACCOUNT NO. 8285;8153 ----- Doubleday Book Club PO Box 6325 Camp Hill PA 17012	Date: 2004 Consideration: Miscellaneous purchases Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$75.00
ACCOUNT NO. 0752 ----- Disney Movie Club PO Box 758 Neewah WI 54957	Date: 2004 Consideration: Miscellaneous purchases Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$50.00
ACCOUNT NO. 5028 ----- Comcast PO Box 34878 Seattle WA 98124	Date: 2005 Consideration: cable Separate Obligation Setoff: No Codebtor: No Liquidated: No Disputed: No	\$300.00
ACCOUNT NO. -----		\$0
ACCOUNT NO. -----		\$0
Sheet No. 3 of 3 sheets attached to Schedule of Creditors Holding Non- priority Claims		Subtotal -> \$425.00
		Total -> \$52,225.00

In re: Denise J Bennett, Debtor

Case No:

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

In re: Denise J Bennett, Debtor

Case No:

SCHEDULE H. CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
None	

In re: Denise J Bennett

Case No:

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Marital Status:  single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP None	AGE
EMPLOYMENT DEBTOR		SPOUSE
Occupation Name of Employer Lecturer; EWU		
How long employed 6 yrs		
Address of Employer RTV 104, Cheney, WA		

Income (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rata if not paid monthly)	\$2,355.00	\$0.00
Estimated monthly overtime or second job	\$400.00	\$0.00
SUBTOTAL	\$2,755.00	\$0.00
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$545.00	\$0.00
b. Insurance	\$86.72	\$0.00
c. Union dues	\$0.00	\$0.00
d. required retirement	\$117.78	\$0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$749.50	\$0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$2,005.50	\$0.00
Regular income from operation of business or profession or farm (attach detailed statement)	\$0.00	\$0.00
Income from real property	\$0.00	\$0.00
Interest and dividends		
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$0.00	\$0.00
Social Security or other government assistance (specify)	\$0.00	\$0.00
Pension or retirement income	\$0.00	\$0.00
Other monthly income	\$0.00	\$0.00
TOTAL MONTHLY INCOME	\$2,005.50	\$0.00
TOTAL COMBINED MONTHLY INCOME	\$2,005.50	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: None

In re: Denise J Bennett

Case No:

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household.

Rent or home mortgage payment (include lot rented for mobile home)	\$400.00	\$0.00
Are real estate taxes included?	No	
Is property insurance included?	No	
Utilities Electricity and heating fuel	\$175.00	\$0.00
Water and sewer	\$40.00	\$0.00
Telephone	\$75.00	\$0.00
cable \$125; internet \$30	\$155.00	\$0.00
Home Maintenance (Repair and upkeep)	\$30.00	\$0.00
Food	\$350.00	\$0.00
Clothing	\$75.00	\$0.00
Laundry and dry cleaning	\$75.00	\$0.00
Medical and dental expenses	\$50.00	\$0.00
Transportation (not including car payments)	\$300.00	\$0.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$150.00	\$0.00
Charitable contributions	\$15.00	\$0.00
Insurance (not deducted from wages or included in mortgage payments)		
Homeowner's or renter's	\$15.00	\$0.00
Life	\$0.00	\$0.00
Health	\$0.00	\$0.00
Auto	\$60.00	\$0.00
	\$0.00	\$0.00
Taxes (not deducted from wages or included in home mortgage payments) (Specify)		
	\$0.00	\$0.00
Installment payments (in chapter 13 cases, do not list payments to be included in plan)		
WFS Financial 2002 Ford loan	\$255.00	\$0.00
student loan	\$210.00	\$0.00
Alimony, maintenance, and support paid to others	\$0.00	\$0.00
Payments for support of additional dependents not living at your home	\$0.00	\$0.00
Regular expenses from operation of business, profession, or farm:	\$0.00	\$0.00
	\$0.00	\$0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,430.00	\$0.00
TOTAL COMBINED MONTHLY EXPENSES	\$2,430.00	

In re: Denise J Bennett

Case No:

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: July 21, 2005

Signature: /s/ Denise J Bennett  
Denise J Bennett

.....

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Dated: \_\_\_\_\_, July \_\_\_\_\_, 2005.

Signature: \_\_\_\_\_

debtor) \_\_\_\_\_  
(Print or type name of individual signing on behalf of

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Form 7

STATEMENT OF FINANCIAL AFFAIRS

FORM 7  
(12/03)

UNITED STATES BANKRUPTCY COURT  
Eastern District of Washington

In re: Denise J Bennett

Case No:

STATEMENT OF FINANCIAL AFFAIRS

DEFINITIONS

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor, general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101(30).

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	PETITIONER'S INCOME SOURCE (if more than one)
2004	\$38,441	EWU; Ntl Music Srv
2003	\$31,882	EWU
2002	\$32,264	EWU

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None ☐ a. List all payments on loans, installment purchases of goods or services, and other, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
WFS	monthly	\$255 mo	\$9,503

None ☒ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits, executions, garnishments and attachments

None ☒ a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)



NAME AND ADDRESS  
OF CREDITOR  
OR SELLER

DATE OF REPOSSESSION,  
FORECLOSURE SALE,  
TRANSFER OR RETURN

DESCRIPTION  
AND VALUE OF  
PROPERTY

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**6. Assignments and receiverships**

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately prior to the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses, whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT  
OR SETTLEMENT

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None ☒ b. List all property which has been in the hands of a custodian, receiver or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CUSTODIAN

NAME AND  
LOCATION OF COURT  
CASE TITLE &  
NUMBER

DATE OF  
ORDER

DESCRIPTION  
AND VALUE OF  
PROPERTY

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**7. Gifts**

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF  
PERSON OR ORGANIZATION

RELATIONSHIP TO  
DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND  
VALUE OF GIFT

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**8. Losses**

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND  
VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS  
COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE  
PARTICULARS

DATE OF LOSS

**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Dennis M. Wallace at address on petition		\$500

**10. Other transfers**

None ☒ List all other property, other than property transferred in the ordinary course of business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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**11. Closed financial accounts**

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Numerica CU	checking/savings	-\$624 2005

**12. Safe deposit boxes**

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior Addresses of debtor**

None ☐ If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
N. 3012 Atlamont, Spokane, WA	Bennett	8-01 to 5-04

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**16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of this case, Identify the name of the debtor's spouse and any former spouse who resides or resided with the debtor in the community property state.

NAME

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**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- 
- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18. Nature, location and name of business**

- None ☒ a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the six years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES OF OPERATION
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**19. Books, records and financial statements**

- None ☒ a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- 
- None ☒ b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- 
- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- 
- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATES ISSUED

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**20. Inventories**

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of inventory.

DATE OF  
INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF  
INVENTORY  
(Specify cost, market or other  
basis)

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

**21. Current Partners, Officers, Directors and Shareholders**

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF  
INTEREST

PERCENTAGE OF  
INTEREST

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

**22. Former partners, officers, directors and shareholders**

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF  
WITHDRAWAL

None ☒ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

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**23. Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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**24. Tax Consolidation Group**

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of this case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

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**25. Pension Funds**

None ☒ If the debtor is an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of this case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

\* \* \* \* \*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: July 21, 2005

Signature: /s/ Denise J Bennett  
Denise J Bennett

ben15062

\* \* \* \* \*

*[If completed on behalf of a partnership or corporation]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Dated: \_\_\_\_\_, July \_\_\_\_\_, 2005.

Signature:

\_\_\_\_\_

\_\_\_\_\_  
Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571.



United States Bankruptcy Court  
Eastern District of Washington

In re: Denise J Bennett

Case No:  
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

*a. Property to Be Surrendered.*

Description of Property	Creditor's Name
N/A	

*b. Property to be Retained.*

Description of Property	Creditor's Name	Debt will be reaffirmed pursuant to § 524(c)	Property is claimed as exempt and will be redeemed pursuant to § 722	Lien will be avoided pursuant to § 522(f) and property will be claimed as exempt
2002 Ford	WFS Financial	no action	_____	_____

3. I understand that § 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: July 21, 2005

Signature: /s/ Denise J Bennett  
Denise J Bennett

ben15062